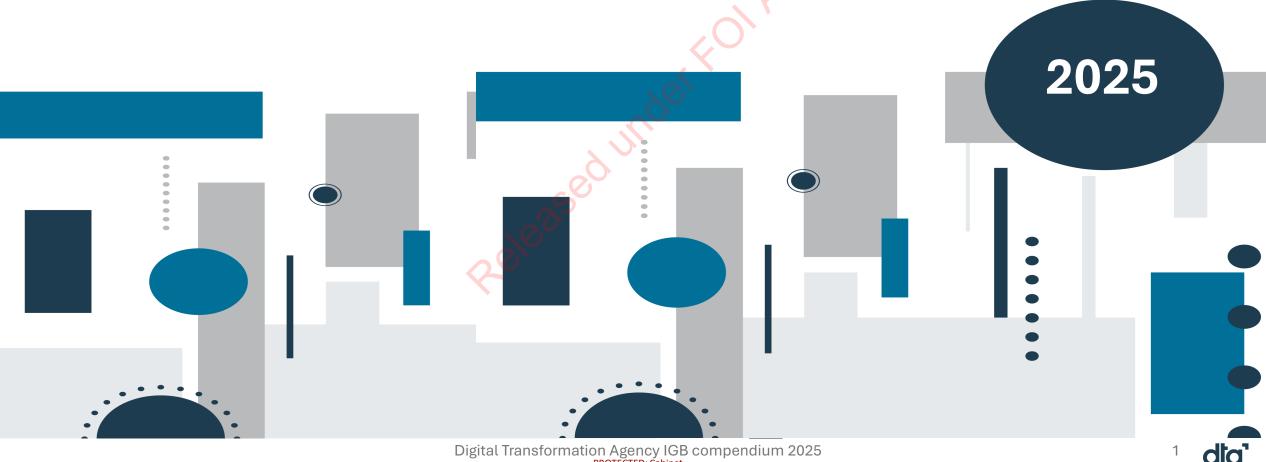




IGB Compendium Commitments, Reforms and Deliverables

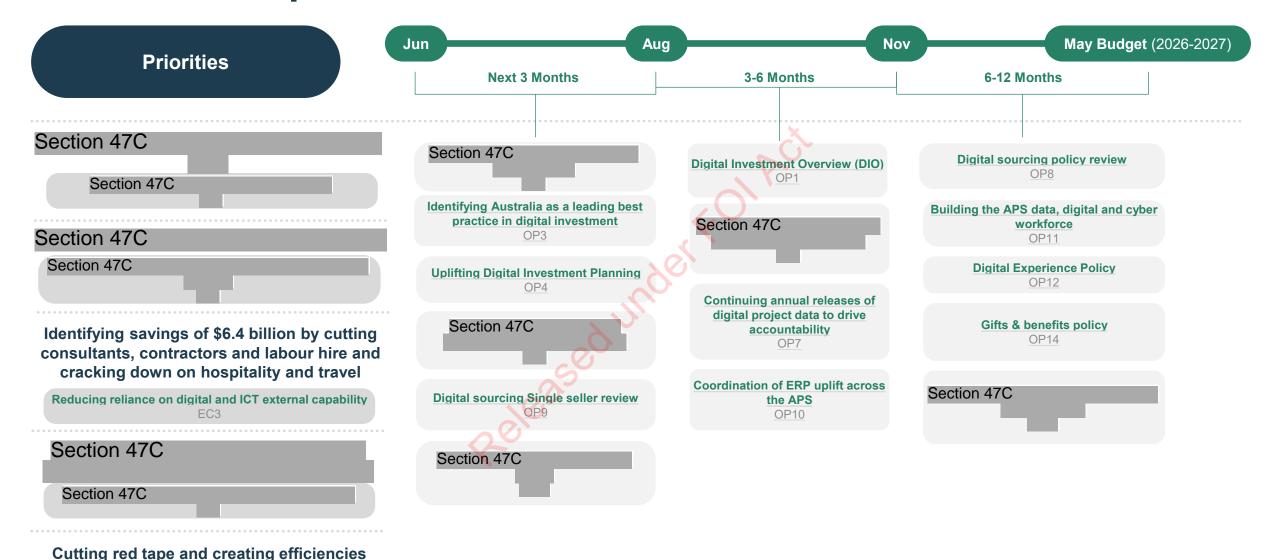


Delivering Government's priorities

This compendium provides details to assist you to continue to deliver your priorities and implement your election commitments, as well as possible reform options and progress on projects that are already underway that require action.

Reforms and priorities 2025 – 2026







across government

Election commitments

EC1: Accelerating adoption of Al in government

Section 47C

Relevant IOF states Strategic Planning Prioritisation (Primary Focus) Assurance Sourcing Operations Project risks Budget Resourcing Schedule

Problem and opportunities

While AI has demonstrated its potential to significantly improve service delivery and productivity, Australia is lagging in its adoption.

Section 47C



Achievements to date

- The Responsible Use of Al policy and 2 standards
- The Al Impact Assessment Tool (formerly Australian Government Al Assurance Framework) piloted across >20 agencies
- Development of AI technical standards to be released soon
- Guidance on Al procurement
- Guidance on use of generative Al tools]
- Basic Gen Al training development
- Co-development of OECD Governing with Artificial Intelligence Report and potential future work related to Al in Government.

Dependencies

The DTA will work with the lead agency responsible for whole-of-economy Al adoption (currently Department of Industry, Science and Resources) to ensure that the government continues to be an exemplar of Al adoption.

Risks and sensitivities

Section 47C

 The approach to growing industry capability will need to account for emerging, homegrown Small and Medium Enterprises to ensure a contestable market that includes both global and local providers.

Section 47C

Additionally, the DTA is consolidating expert AI resources from existing DTA branches into a new AI Branch to support accelerated adoption in line with our digital transformation mandate.



Key objectives

Section 47C

Section 47C

Primary stakeholders

Section 47C

Risks and sensitivities

Section 47C

Election commitments

EC3: Reducing reliance on digital and ICT external capability

The Labor Government has identified \$6.4 billion to be saved by further cutting consultants, contractors and labour hire, and cracking down on hospitality and travel



Problem and opportunities

An increasing reliance on contractors over decades and low levels of investment in upskilling and reskilling has created a scarcity of digital capability in the Australian Public Service (APS) leading to an overreliance on external capability.

In 2021-22 \$1.9 billion of the total audited expenditure went to ICT and digital. The DTA operated Digital Marketplace data shows that greater than \$13.5b has been contracted for ICT labour hire and professional services since 2017.

Further efforts to reduce reliance on contractors and consultants will require a greater commitment to talent development by agencies. This would need to be underpinned by their long-term Digital Investment Plans (DIPS) to identify future capability needs and provide a roadmap for where to focus upskilling efforts.

The DTA in partnership with the Australian Public Service Commission (APSC) have delivered a Digital, Data and Cyber Workforce Plan that identifies a set of initiatives to build out a bigger base of technical talent to service Government and to improve data and visibility of capacity.

Section 47C

Dependencies

- The DTA, as the policy and strategy owner for digital within the APS, will need to work with the APSC who has broader responsibility for APS workforce planning.
- Section 47C

 Major digital delivery agencies (Services Australia, Department Education and Workplace Relations, Department Home Affairs, Department of Health and Aged Care etc) would need to provide visibility of long-term DIPs to support the identification of capability and capacity gaps for DTA and APSC to then design talent development programs to support.

Risks and sensitivities

- Across the APS, demand for digital skills is greater than the supply, and three-quarters of APS agencies are experiencing a critical shortage in technical and digital skills. A reduction in contractor and consultant support prior to building internal capability will interrupt delivery of core government services.
- In some case external providers are supporting critical systems that are built on legacy platforms. As new talent entering the workforce are not being trained in legacy tech there is currently no pipeline of digital skills for legacy technology. Reduction of legacy systems should be prioritised over skilling new staff in old technologies wherever possible.
- Emergence of new technologies (as seen through recent advances in generative AI) can reshape requirements for certain capabilities and job roles.

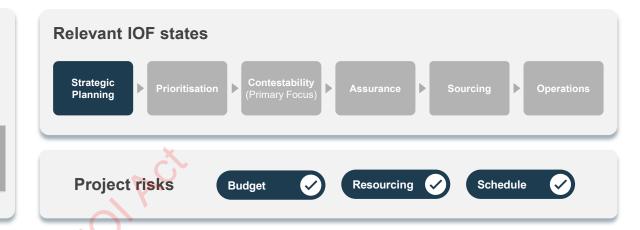
Next Steps

- Section 47C
- The DTA will begin collecting DIPs from Non-Corporate Commonwealth Agencies from 1 July 2025.
- The DTA working with partner agencies of the Digital, Data and Cyber Workforce plan would design a learning program targeted at lifting an APS resource from literacy to fluency in a targeted job role.
- Section 47E, Section 47C
- Partnering with industry peak bodies including the Australian Computer Society with a view of accreditation or identifications of courses (using the SFIA framework as the measure) that support the uplift in core skills being targeted.

DTA IGB Factsheet Election commitments

Section 47C

Section 47C



Problem and opportunities

The data and digital ecosystem in Australia has changed markedly since the Strategy was published in December 2023. With new challenges emerging there is a need for the continuation of strong data and digital leadership from government.

Section 47C

Dependencies

· Section 47C

Risks and sensitivities

Section 47C

Next Steps

Section 47C

Section 47E, Section 47C

Election commitments

EC5: Improving digital service delivery

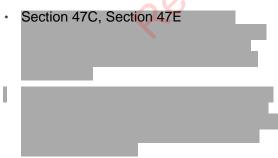
Improving the experience for people and business interacting digitally with government information and services, in line with your commitments to cut red tape and create efficiencies across government Project risks Budget Resourcing Schedule

Problem and opportunities

- The public's expectations of digital services are shaped by their experiences with private sector services, while the way people consume information and interact with services is rapidly evolving due to new technologies and growth of AI.
- A 2025 survey found that 35% of Australians find government digital services difficult to use, citing issues with accessibility and user-friendliness.
- We also know that quality of services directly relates to public trust in government, however there is currently limited visibility of enterprise-wide service delivery performance.
- Strengthening whole-of-government policy requirements for digital services by mandated customer experience metrics for all new and existing services and requiring centralised reporting will drive greater accountability, transparency and foster a culture of ongoing improvement to ensure government digital service keeps pace with evolving public expectations.

Dependencies

- You may wish to champion improvements to digital service delivery, and the role digital technologies can play in delivering a better digital experience to the Australian public.
- The DTA will support you to ensure digital services meet, if not exceed, citizens' expectations.
- The DTA's new Digital Experience Policy (DX Policy) and related standards outline requirements for Government to improve the digital experience for people and businesses and supports greater inclusion, access and performance of digital services.



Risks and sensitivities

Relevant IOF states

Planning

The success of the DX Policy to drive improvements in digital service delivery is reliant on agencies' compliance with the Policy.

Prioritisation

Contestability

(Primary Focus)

- The prevalence of legacy ICT technology across government is an ongoing barrier to complying with the DX Policy requirements.
- Regulatory and legislation barriers to sharing data across government can hinder efforts to provide high quality, seamless and efficient digital services.

Next Steps

Assurance

- Finalise implementation of the DX Policy by 1 Jan 2026.
- Extend performance reporting requirements to all existing services and mandate a centralised view of digital service performance to provide accountability of client outcomes and greater transparency of performance.
- Implement a standardised digital client satisfaction metric with targets for key services, to make services more responsive to the expectations of people and businesses.
- Build a cohesive view of the digital service landscape to enhance government's ability to understand and monitor the landscape and reduce service fragmentation. A fuller picture of government services will also enable digital service modernisation and resulting efficiencies through AI and other technologies.
- Explore opportunities to leverage emerging technologies to drive digital service delivery improvements.
- Continue working with the Data and Digital Ministers Meeting to deliver on priority commitments including improving inclusion outcomes for all Australians.

Opportunities or priorities

OP1: Digital Investment Overview (DIO)

The DIO provides you with an early opportunity in the Budget and Mid-Year Economic and Fiscal Outlook (MYEFO) cycles to guide the Expenditure Review Committee (ERC) so that the Government is investing in the right digital investments at the right time.

Resourcing Requirement

Budgeted

The Digital Investment Overview is currently a funded program of work.

Relevant IOF states

Strategic Planning Prioritisation >

Contestability Primary Focus)

nce Sourcing

Operations

Policy development stage

Problem definition

Define objectives and Opportunities

Generate and test options

Engage Minister

Finalise referred options Approval Operations Implement and Monitor

Key objectives

Section 47C

Proposals are currently assessed against the missions of the Data and Digital Government Strategy and an 'achievability' criteria.

Proposals that come forward early as part of the Prioritisation state are better positioned when considered for funding at the Contestability state.

State of play

Section 47C

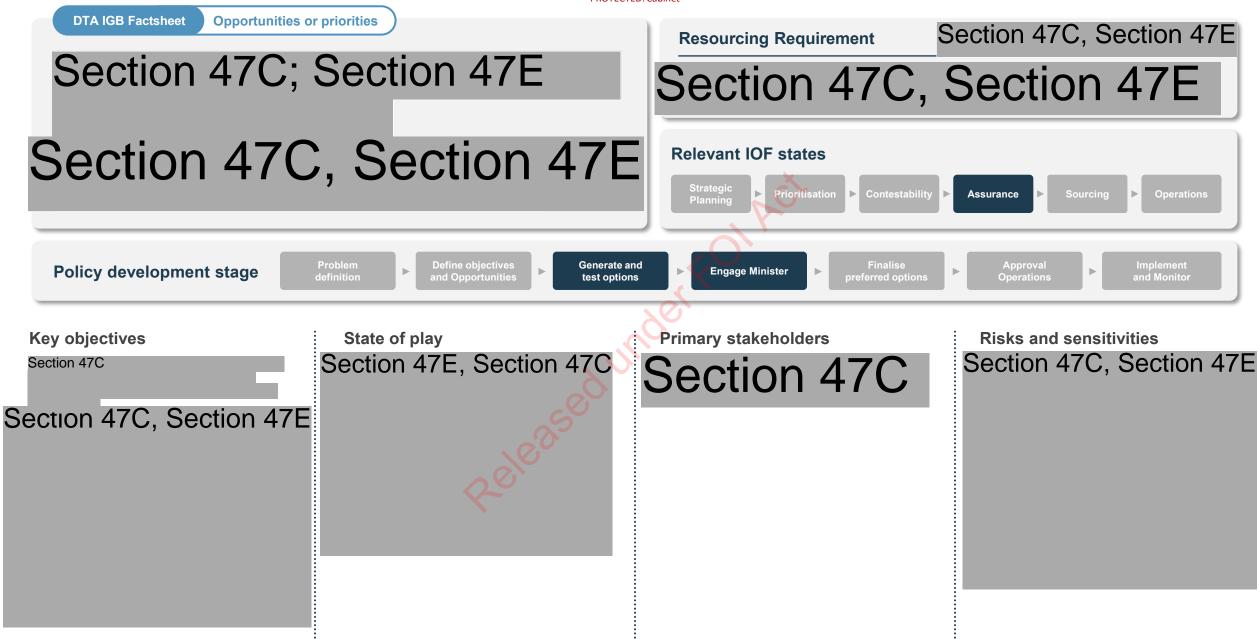
Primary stakeholders

The DTA engage with all portfolios at the beginning of the Budget process to identify major digital proposals being brought forward for Expenditure Review Committee consideration.

Section 47C

Risks and sensitivities

Section 47C



Opportunities or priorities

OP3: Identifying Australia as leading best practice in digital investment

The Organisation for Economic Co-operation and Development (OECD) is undertaking an independent review of the Australian Government's Digital and ICT Investment Oversight Framework (IOF). **Section 47C**



Policy development stage

Problem definition

Define objectives and Opportunities

Generate and test options

Key objectives

In the 2023 OECD Digital Government Index, Australia was ranked 5th of 33 participating OECD member countries in terms of the level of digital government maturity

Australia has commissioned an independent review of the current processes and to seek advice about possible opportunities for further reform and maturation of the IOF and its underpinning processes.

State of play

The independent review commenced in September 2024. The DTA along with other government agencies have been interviewed in relation to the performance of the IOF.

In mid April, a draft report has been received from the OECD. Section 47C; Section 47E

A draft report is expected to be circulated by the OECD for broader feedback from E-Leaders in mid May, with the final report expected to be published mid year. Section 47C

Primary stakeholders

All Non-corporate Commonwealth Entities are stakeholders of the IOF and will benefit or be impacted by reforms recommended through the independent review.

The OECD review will be publicly available and will impact the Australian Government's digital maturity and standing with OECD nations.

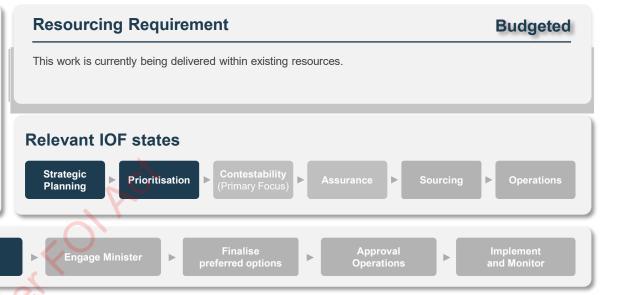
Risks and sensitivities

Section 47C, Section 47E

Opportunities or priorities

OP4: Uplifting Digital Investment Planning

Improved planning of digital investments to provide a holistic view of digital related commitments and risks over the Forward Estimates and better prepare for medium term commitments.



Policy development stage

Define objectives and Opportunities

Generate and test options

Key objectives

We are working with agencies to develop a consistent approach to short-, medium- and long-term Digital Investment Plans (DIPs).

The key objectives of the DIPs work is to establish a structured framework for strategic digital investment planning across Non-Corporate Commonwealth Entities (NCEs) to add granularity to the whole of government view in the Integrated Digital Investment Plan (IDIP).

By assessing how agencies' investment plans align to Australian Government Architecture capabilities, the DTA can identify emerging trends and opportunities for reuse.

The IDIP will provide a mechanism for the identification of duplication of effort across agencies and help to build a sustainable approach to legacy technology reduction and contribute to effective fiscal management.

State of play

Capability reviews conducted across federal government agencies by the Australian Public Service Commission have confirmed this lack of planning as a key capability gap in agencies.

Lack of / immature planning can be a contributing factor to:

- growing legacy issues or tech debt,
- lack of workforce capability and over reliance on contractors
- duplication across agencies in capability development or even within a single agency,

The DTA have consulted with agencies on a standardised approach to planning that will be able to be rolled up into a consolidated view for Secretaries Data and Digital Committee to consider.

Section 47E

Primary stakeholders

All NCEs are required to undertake these planning activities from 1 July 2025.

The guidance and templates have been consulted through the Digital Leadership Committee (DLC) with positive feedback.

DLC agencies have been participating in a phased approach to implementation of the DIPs with value already being able to be derived from the draft plans.

Risks and sensitivities

These plans are due to become mandatory in July 2025. Some agencies are likely to assert that the additional requirements are an impost which they will require additional resourcing to meet.

Section 47C; Section 47E

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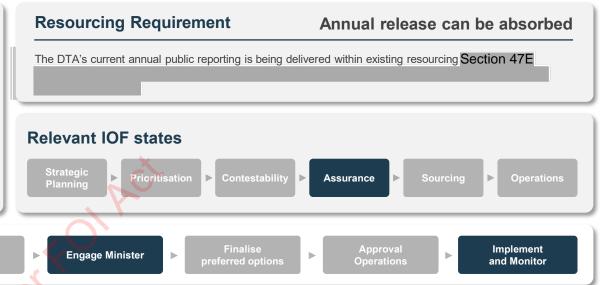
Section 47C

Released Inder Holi

Opportunities or priorities

OP7: Continuing annual releases of digital project data to drive accountability

Open information on the progress of digital/ICT projects is a marker of leading digital governments. Section 47C



Policy development stage

definition

Define objectives and Opportunities

Generate and test options

Key objectives

Prior to the introduction of the DTA's assurance role in 2021, a central view of independently-validated delivery confidence across the Australian Government's major digital projects was not available to Ministers – let alone Australians.

With independent delivery confidence assessments now routinely available and being refreshed regularly, the Australian Government has unprecedented transparency into performance.

Growing Parliamentary and public scrutiny on the performance of digital projects following several costly failures has meant that expanding access to this information has become essential – both to meet public demand, but also to drive accountability for lifting performance.

State of play

The Major Digital Projects Report (MDPR) was released in February 2025 and provided unprecedented transparency into digital project performance for Australians. Accompanying the report was a public commitment to continue annual reporting which commenced in 2024 with the first release of digital project data.

Section 47C

Primary stakeholders

Parliamentary interest, including through the Joint Committee of Public Accounts and Audit, as well as wider public interest are being met through the MDPR.

The Australian Government's position as a leading digital government depends on our ability to show leadership in key dimensions of digital government. One such dimension for the Organisation for Economic Co-operation and Development (OECD)'s digital government index is: "open information on the progress of digital/ICT projects."

As a result of the MDPR, the Australian Government now fully meets the criterion helping us maintain our position as a global leader. Section 47C

Risks and sensitivities

Parliamentary requests for more frequent reporting have already been received at the DTA's last senate estimates appearance. Freedom of information requests are also now being received both by agencies and by the DTA for assurance information on digital projects.





Key objectives

On your behalf, the DTA administers a suite of digital sourcing policies that extend the Commonwealth Procurement Rules to address specific challenges of digital and ICT procurement.

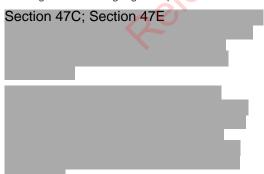
The digital sourcing policy suite, established in 2020 has not kept pace with market developments, including new charging models, rising costs of IT, and modern digital delivery methods.

Traditional system integrator-led approaches are increasingly out of step with the smaller, modular delivery models. The DTA advocates to manage delivery risk from large digital procurements.

There is a growing need to balance securing value for money and supporting sovereign capability while maintaining open pathways for emerging suppliers.

State of play

The DTA is currently evaluating the effectiveness of the digital sourcing policy suite, including the Contract Limits and Reviews Policy, which sets parameters for maximum limits on contract value and duration. This work will inform a more robust, future-focused sourcing strategy that considers the appropriate role of government and industry in building and delivering digital capabilities.



Primary stakeholders

As you are responsible for granting exemptions to current CLRP policy provisions, you will be required to respond to exemption requests raised by other portfolio Ministers on behalf of their agencies.

As the DTA undertakes the review, effective engagement across government is essential to ensure that the review's objectives align with broader government digital transformation goals and the needs of commonwealth agencies and departments.

You may be approached by digital sellers seeking more flexible commercial arrangements with government buyers. Section 47C

Risks and sensitivities

An outdated policy suite risks undermining agency procurement outcomes, leading to inefficient processes, reduced value for money, and barriers to innovation.

Lack of alignment with contemporary delivery methods can result in poor initiative outcomes and delays in achieving digital transformation goals.

Increasing reliance on large vendors may be reinforced by the use of Single Seller Arrangements, which are exempt from the policy and may inadvertently encourage their continued use.

Agencies are seeking exemptions for procurements involving not only digital sellers, but also integrators and major consultancies that are increasingly central to delivering and coordinating large-scale digital transformation initiatives.

Opportunities or priorities

OP9: Digital sourcing Single seller review

This initiative offers an opportunity to enhance efficiency, transparency, and alignment with your broader policy objectives. Your early engagement and leadership in this review will help to shape the Government's digital sourcing arrangements for years to come.

Resourcing Requirement Resourcing has been committed with a consultancy firm to undertake the independent review. 1.5 ASL within the DTA have been committed to contract manage and guide elements the review. Relevant IOF states Strategic Prioritisation Contestability (Primary Focus) Assurance Sourcing Operations Implement and Monitor

Policy development stage

Problem definition

Define objectives and Opportunities

Generate and test options

Key objectives

A strategic review of Single Seller Arrangements (SSAs) (Microsoft, SAP, IBM, Amazon Web Services, Rimini Street, and Oracle) is underway to ensure sourcing arrangements for digital products and services continue to support the government's digital transformation agenda and broader policy objectives.

SSAs have traditionally provided the government with volume sourcing benefits and discounts, streamlined contracting arrangements, and better terms for security and privacy for government buyers. The review will evaluate the value of these long-standing arrangements considering recent changes in technology offerings and agency usage.

This review will inform the government of the opportunities to strengthen and continually improve these arrangements, ensuring they deliver value to the Australian local economy.

State of play

The DTA has engaged Solstice IT to support the review.

Solstice IT is currently conducting interviews with key stakeholders, including major sellers, industry associations, and government agencies. Feedback has been invited through the <u>BuylCT platform</u> to ensure a comprehensive review process. Solstice IT is expected to report their findings by mid-2025.

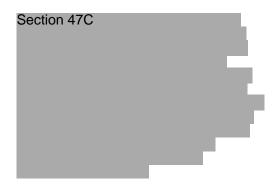
Section 47C

Primary stakeholders

Commonwealth agencies (with either a policy interest or as users of the arrangements), state & territory government agencies who also use the arrangements, industry, the current technology sellers, and legal and commercial advisors that have assisted in negotiating the arrangements.

Risks and sensitivities

Media attention on the review has been significant, with various stakeholders expressing interest in the outcomes and potential impacts on the digital procurement landscape.



Opportunities or priorities DTA IGB Factsheet

OP10: Coordination of ERP uplift across the APS

Section 47C

Policy development stage

and Opportunities

Generate and test options

This work is currently being delivered within existing resources.

Resourcing Requirement

Relevant IOF states

Prioritisation

Budgeted

Engage Minister

preferred options

and Monitor

Key objectives

Section 47E

The DTA plays a significant role in providing advice to Non-corporate Commonwealth Entities on ERP system modernisation and transformation.

State of play

In November 2023, agencies were given greater autonomy and choice in modernising their ERP corporate systems (A NEW APPROACH FOR BACK-OFFICE FUNCTIONS IN THE AUSTRALIAN PUBLIC SERVICE).

The DTA have established an ERP panel arrangement to facilitate the contracting of new vendors on standard terms and conditions.

Section 47E

Primary stakeholders

Section 47E

Planning

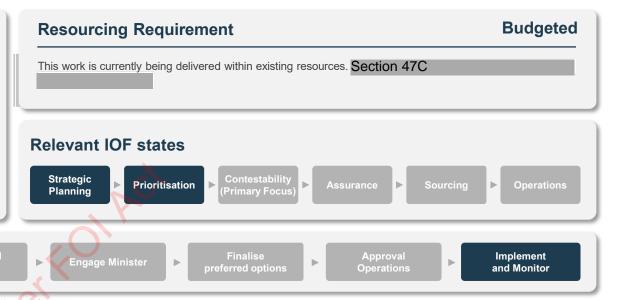
Risks and sensitivities

Section 47E, Section 47C

Opportunities or priorities

OP11: Building the APS Data, Digital and Cyber workforce

The DTA is working with the APSC to help create a workforce that meets today's demands and anticipates tomorrow's opportunities.



Policy development stage

Problem definition

Define objectives and Opportunities Generate and test options

Key objectives

The APS Data, Digital, and Cyber Workforce Plan 2025-30 aims to build a capable, sustainable, and future-ready workforce. The plan provides a coordinated approach to attract, develop, and retain the talent needed to navigate the complexities of a modern digital government to take advantage of new opportunities through emerging technologies to drive productivity and efficiency of the public service.

Section 47E

State of play

The plan outlines a strategic roadmap and key interventions for digital workforce development. The plan includes a sequence of initiatives focused on gradually building capabilities across four key action areas of attraction, uplift, growth and planning maturity.

The DTA is leading or partnering on 8 of the initial 12 initiatives that make up horizon one of the workforce plan, the plan has built in mechanisms to add in future initiatives into the forward horizons.

Section 47C

Primary stakeholders

Section 47C, Section 47E

Risks and sensitivities

The current program is being delivered within current resourcing and is expected to have a positive impact on the internal delivery capability of the APS over time.

Section 47C

Opportunities or priorities

OP12: Digital Experience Policy

Public expectations of digital service delivery continue to evolve and are driven by experience with the private sector. The Digital Experience (DX) Policy is reforming the Australian Government's digital service landscape, by supporting government to design and deliver better, more cohesive and inclusive digital services for people and businesses.

Resourcing Requirement

Budgeted

This work will be delivered within existing DTA resources. No additional funding is required

Relevant IOF states

Prioritisation **Planning**

Contestability (Primary Focus)

Assurance

Operations

Policy development stage

Implement and Monitor

Key objectives

The Australian Government's digital service landscape is vast and can be an inconsistent and confusing experience for users. Recent independent reviews have called for government digital services to be more integrated and allow for consistent experiences including better utilizing existing access points such as MyGov.

The Digital Experience Policy (DX Policy) supports a whole-of-government focus on improving the experience for people and business interacting digitally with government information and services and enhance government's ability to continue to meet evolving expectations.

As such, the DX Policy aims to:

- Enhance the quality, accessibility, and consistency of digital government services.
- Increase trust in government by providing available and reliable digital services.
- Reduce costs by encouraging re-use.
- Enable a bird's eve view of the state of digital service delivery to inform digital investment decisions.

State of play

The DX Policy was approved by the ERC in March 2024 and came into effect on 1 January 2025.

The DTA is now focused on implementing the policy including compliance requirements. leveraging the Policy to drive greater consistency in government digital service delivery. The DTA are working across government to embed metrics and capture data for a bird's eye view to drive systemwide improvements over time.

Section 47C

The DTA's work in this space is frequently relevant to the Data and Digital Ministers Meeting (DDMM) which includes a focus on improving digital inclusion nationally.

Primary stakeholders

The DX Policy applies to Corporate and Non-Corporate Commonwealth Entities, as defined by the Public Governance. Performance and Accountability Act 2013.

The DTA has been engaging heavily across government to drive compliance with the policy. Stakeholders are supportive of the policy and working to comply with the relevant standards.

You may be required to engage with other Minsters within government on encouraging compliance, and related legislative and policy changes.

Risks and sensitivities

The effectiveness of the work to improve government digital services (i.e. the DX policy) is reliant on government agencies' compliance with the DX policy and related standards. The DTA is mitigating this risk by working closely with stakeholders to develop relevant and useful supporting documents and guidance to assist entities to comply with the Policy.

Legacy technology and existing legislation and regulation can also act as constraints to improving government digital services. An exemption process is available for entities facing these barriers when seeking to comply with the DX Policy, and the DTA more broadly is supporting work to address system barriers, such as information sharing restrictions, where possible.



Key objectives

The Budget Process Operating Rules (BPORs) requires all agencies to provide all necessary information before digital and ICT-enabled investment policy proposals are brought forward for consideration by Government.

An understanding of the benefits the new investment will deliver, the requirements (e.g., technical solutions), dependencies and delivery risks, and governance arrangements throughout implementation help to set up projects for success.

Section 47C

State of play

In the DTA's 2022-23 Annual report it was noted that less than half of the digital investment proposals were assessed within budget timeframes. While that improved significantly (to 61%) in 2023-24

Primary stakeholders

The DTA engages with all portfolios throughout the Budget process to assess digital and ICT investment proposals being brought forward for Expenditure Review Committee (ERC)

Section 47C

Risks and sensitivities

Section 47E

Opportunities or priorities

OP14: Gifts and Benefits policy

Section 47C

Policy development stage

definition

Define objectives and Opportunities

Generate and test options

Resourcing Requirement

Section 47C

Relevant IOF states

Strategic Planning

Prioritisation

Contestability (Primary Focus)

Assurance

Sourcing

Operations

Implement and Monitor

Key objectives

The Joint Committee of Public Accounts and Audit (JCPAA) report for the Inquiry into procurement at Services Australia and the National Disability Insurance Agency (NDIA) found that some gifts and benefits provided by digital vendors were not properly declared or managed by entities. As part of the Government response, the DTA has commenced a 12-month pilot on 1 April 2025, to report gifts and benefits from major ICT suppliers to APS staff.

This pilot aims to reform procurement practices by ensuring all gifts and benefits are declared and managed appropriately. By recording and publishing these gifts on the DTA website, the initiative seeks to enhance transparency and public trust.

The DTA will reconcile supplier-reported information with entity reports, forming the basis for a formal response to the JCPAA in mid-2026.

This initiative sets the stage for potential reforms and improvements across the public sector.

State of play

The pilot commenced on 1 April 2025 and will run for a 12-month period.

Section 47C

The reporting periods are:

- 1 April 2025 to 30 June 2025
- 1 July 2025 to 30 September 2025
- 1 October 2025 to 31 December 2025
- 1 January 2026 to 31 March 2026

Agencies are expected to continue managing the acceptance of any gifts and benefits and their reporting in line with the existing Australian Public Service Commission's (APSC) Policy.

Section 47C

Primary stakeholders

Key stakeholders include the APSC, which is the policy owner, and major ICT vendors participating in the pilot. Major ICT vendors participating in the pilot include AWS, IBM, Microsoft, Data#3, Oracle, Rimini Street, SAP, Salesforce, and ServiceNow.

An information guide and reporting template has been provided to major ICT suppliers to guide reporting. Follow-up meetings to clarify details have also occurred with each supplier.

Section 47E

Risks and sensitivities

The pilot project presents several key risks that must be carefully managed to ensure its success. Section 47C; Section 47E

The pilot has attracted media attention, particularly concerning its impacts on transparency and accountability. Section 47C; Section 47E

Opportunities or priorities DTA IGB Factsheet

OP15: Section 47C loud transformation

Section 47C

Policy development stage

Define objectives and Opportunities

test options

Resourcing Requirement

Budgeted

This work will be delivered within existing DTA resources. No additional funding is required

Relevant IOF states

Strategic **Planning**

Engage Minister

and Monitor

Key objectives

Transitioning from legacy systems to secure, scalable cloud solutions will strengthen digital capability, boost efficiency, and improve agility across the APS Section 47C

State of play

Section 47C

Primary stakeholders

Cloud transition is an interdisciplinary effort that encompasses digital, data and cybersecurity considerations. Section 47C: Section 47E Risks and sensitivities

Section 47E